

## ABSTRACT OF THE DISCLOSURE

The disclosed embodiments comprise a Rate Engine and system and method for the use thereof, which may execute on a computer or other processor and which provides cost analysis with a finer granularity than monthly or billed costs. The Rate Engine receives inputs such as utility data and rate data, and generates cost data on a per logging interval basis. A logging interval is the finest sampling frequency available, which varies depending on the application, such as from microseconds to minutes or hours. The resulting cost breakdown allows the user understand and analyze their energy costs in the same manner that they analyze other costs of business such as labor and goods.